

## Deductible State Maintenance Plan (SMP)

Administered by WPS Health Insurance



1717 West Broadway, PO Box 8190

Madison, WI 53708

1-800-634-6448

[www.wpsic.com/state](http://www.wpsic.com/state)

### What we are

The Deductible SMP program provides maximum health care coverage over a broad range of benefits in a managed care environment. Deductible SMP is administered by WPS Health Insurance – one of the largest health benefits providers in the state, and after 60 years, remains Wisconsin's only not-for-profit insurer offering health plans statewide to the public and private sectors. With offices in Madison, Milwaukee, Wausau, Appleton, and Eau Claire, and over 4,700 employees, we're deeply committed to this state and its citizens.

### Referral Requirements

A formal WPS approved referral is required from your participating provider when:

1. Seeking care outside the WPS-SMP network
2. Seeking behavioral health services from an out-of-network behavioral health provider. For behavioral health services, WPS will request a treatment plan after 8 combined outpatient visits and monitor for medical necessity.

Retroactive referrals **are not** allowed. A referral is the written form from a participating physician requesting any out-of-network services, including behavioral health. You should not make an appointment until the request for referral has been reviewed and approved by WPS. Notification of the decision will be sent to you and your requesting participating physician. It is ultimately the members' responsibility to make sure the referral is submitted and approved prior to services.

### Covered Services—after deductible:

- Hospital services (Utilization Management requires prior notice of non-emergency admissions, or within 48 hours after an emergency admission or a penalty will be assessed.)
- Extraction and/or replacement of natural teeth when necessitated by an accidental injury
- Physical, speech, and occupational therapy when necessitated by illness
- Maternity care
- Surgery
- Office Visits
- Preventative dental and vision services are available for children
- Extended care facility (except custodial care)
- X-ray and laboratory services
- Routine physical exams (See Exclusions)

### Prior Authorizations

To ensure that services are covered, WPS recommends that members or treating providers request prior authorizations for the following services:

- New medical or biomedical technology
- New surgical methods or techniques
- Organ transplants
- Methods of treatment by diet or exercise
- Durable Medical Equipment over \$500
- Pain management injections

Without an approved prior authorization, WPS may deny payment. Additional information may be submitted for further review of the denial.

### Exclusions and Limitations

- Physical exams requested by third parties (i.e. school, insurance, etc.)
- Services or supplies for custodial care or rest cures as defined by the contract
- Services, supplies or equipment that are not medically necessary, or that are experimental/investigational
- Eyeglasses or contact lenses or **hearing aids** or examinations for their prescription or fitting
- In vitro fertilization or artificial insemination
- Weight loss programs, services or supplies
- Dental services except as specifically provided
- Care covered by worker's compensation
- Cosmetic surgery
- Organ transplants except as specifically provided
- Reversals of sterilization

### OnLine Services

We are able to answer questions about claims or benefits with our secure messaging via the web. The WPS State of Wisconsin web pages ([www.wpsic.com/state](http://www.wpsic.com/state)) provide access to your plan benefits, member materials, and our "Find a Doctor" **provider directories**. Once enrolled in the plan, you can register online to gain access to comprehensive plan and health care information as well as timesaving account management tools.

## Deductible State Maintenance Plan (SMP)

### Administered by WPS Health Insurance

Upfront Deductible: \$500 per person, per calendar year; not to exceed \$1,000 per family. After deductible, plan pays 100%. The lifetime maximum benefit is \$2,000,000.

HEALTH BENEFITS	Plan Pays	Limitations
Physician	100%	Selected primary physician or upon referral from primary physician. Subject to deductible.
Hospital	100%	365 days in semi-private room, subject to deductible and pre-certification required.
Laboratory and X-rays	100%	When requested by primary or referral physician, subject to deductible.
Behavioral Health (Combined w/Alcohol & Drug Abuse)	100%	<i>In 2007, annual dollar maximums for behavioral health services are suspended.</i> INPATIENT—120 days or \$6,300 per calendar year, whichever is less. 90% OUTPATIENT—Of first \$2,000 per calendar year. 90% TRANSITIONAL—Of first \$3,000 per calendar year.
Alcohol and Drug Abuse (Combined with Behavioral Health)	100%	<i>Total benefits payable shall not exceed \$7,000 per participant per calendar year.</i> INPATIENT—30 days or \$6,300 per calendar year, whichever is less. 90% OUTPATIENT—Of first \$2,000 per calendar year. 90% TRANSITIONAL—Of first \$3,000 per calendar year..
Emergency Room	100%	Non-emergency requires referral. Subject to deductible.
Extended Care Facility	100%	120 days per admission less hospital days used. Subject to deductible. Excludes custodial care.
Vision Care	100%	For illness or disease only. Subject to deductible. Annual routine eye exam for children under age 18.
Prescribed Medical Services/Supplies	100%	Subject to deductible.
Transplants	100%	Kidney, cornea, bone marrow, parathyroid, musculoskeletal. Excludes all services related to non-covered transplants. Subject to deductible.
Chiropractic Care	100%	Same as physician
Ambulance	100%	Subject to deductible.
Physical, Speech & Occupational Therapy	100%	Subject to deductible.
Home Hospice Care	100%	80 visits per six months. Subject to deductible.
Hearing Aids	0%	Not a covered benefit.
Infertility Services	0%	Not a covered benefit.
Preventive Dental Care	100%	Limited to children under age 12. Subject to deductible.
Prescription Drugs		Separate PBM administration through Navitus. Annual out-of-pocket maximums do not apply.

- Except as required by law, SMP covers services only when provided by or referred by your primary clinic, except emergency care. Referrals must be pre-approved by WPS.

*This is intended as a general outline of benefits. It is not intended to be a complete description of coverage/exclusions and does not serve as a legal document. For a complete listing of benefits, limitations, and exclusions, please refer to the Benefit Handbook available through your personnel representative or call WPS.*

### Service Center/OnLine Services

#### Appleton

1500 N. Casaloma Drive, Suite 202  
Appleton WI 54912-7216

#### Wausau

1800 W. Bridge Street, Suite 200  
Wausau WI 54401

#### Madison

1751 W. Broadway  
Madison WI 53713  
(800) 634-6448

#### Milwaukee





111 W. Pleasant Street, Suite 110  
Milwaukee WI 53212

#### Eau Claire

2519 N. Hillcrest Parkway, Suite 200  
Eau Claire WI 54702

(Over for Additional Information)

## ADDITIONAL INFORMATION

Counties in Service Area	Hospitals in County	Major Providers in County*
<b>Bayfield</b>  ✓	Memorial Medical Center	Ashland Clinic Mainstreet Clinic Chequamegon Clinic Red Cliff Health Center
<b>Florence</b>	Dickinson Memorial Hospital	Florence Medical Center-Dickinson
<b>Forest</b>	Dickinson Memorial Hospital	Crandon Medical Group-Ministry Health Care
<b>Iron</b>	Grandview Hospital	Grandview Clinic-Hurley Marshfield Clinic—Mercer Center
<b>Marinette</b>   ✓ ✓	Bay Area Medical Center	Aurora Health Center – Marinette Bay Area Medical Center BayCare Clinic LLP – Marinette NorthReach Clinics
<b>Marquette</b>  ✓ ✓	Berlin Memorial Hospital	Montello Family Practice UW Health CrossRoads Westfield Family Medical Center CHN Medical Center
<b>Menominee</b>		

\* This column provides only a general summary of major provider groups. For a complete listing, please visit our web site at [www.wpsic.com/state](http://www.wpsic.com/state) or call WPS Member Services Department at 1-800-634-6448.

**Service Centers** We are able to answer questions about claims or benefits by letter, telephone, or secure messaging via the web. We also provide convenient walk-in service at each of our service centers located in Appleton, Eau Claire, Madison, Milwaukee and Wausau. Contact WPS Member Services (1-800-634-6448) for phone numbers and addresses.